Certificate Number: 14912-PAM-DE-031507932

Bankruptcy Case Number: 12-05337



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 22, 2018</u>, at <u>8:40</u> o'clock <u>AM EDT</u>, <u>Tracy Mclain</u> completed a course on personal financial management given <u>by internet</u> by <u>001</u> <u>Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: August 22, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor